Manitoba

ANNUAL REPORT

1984

The Department of Consumer and Corporate Affairs

85-5691/

MANITOBA

MINISTER OF CONSUMER AND CORPORATE AFFAIRS
WINNIPEG
R3C 0V8

Her Honour,
Pearl McGonigal
Lieutenant-Governor for the Province of Manitoba

Madame:

May it please your Honour, it is my pleasure to present the Annual Report of the Department of Consumer and Corporate Affairs for the year 1984.

Your obedient servant,

Roland Penner

Roland Penner, Q.C.
Minister
Consumer and Corporate Affairs

MANITOBA
DEPUTY MINISTER
OF
CONSUMER AND CORPORATE AFFAIRS
WINNIPEG
R3C 0V8

The Honourable Roland Penner, Q.C.
Minister of Consumer and Corporate Affairs
Room 104, Legislative Building
Winnipeg, Manitoba
R3C 0V8

Dear Sir:

I am pleased to submit, for your consideration, the summary of activities for Consumer and Corporate Affairs for the year ending December 31, 1984.

Respectfully submitted,

Don Zasada
Deputy Minister
Consumer and Corporate Affairs

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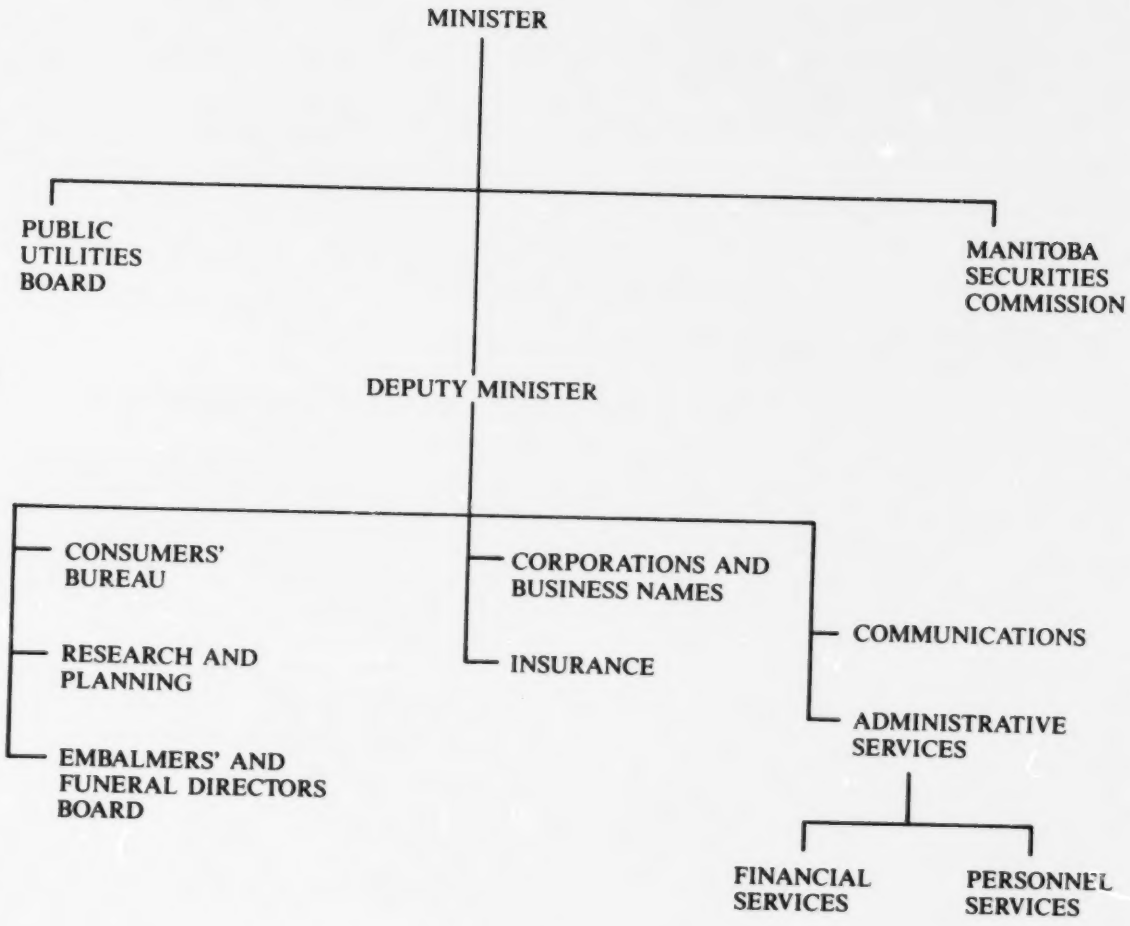

Legislation Administered

Administration

Coat of Arms, Floral Emblem and Tartan Act,
Manitoba Evidence Act — Parts II and III.

Consumers' Bureau

Bedding, Upholstered and Stuffed Articles Regulation of the Public Health Act
Charities Endorsement Act
Consumer Protection Act
Hearing Aid Act and Regulation
Personal Investigations Act

Corporations and Business Names

Business Names Registration Act
Corporations Act
Partnership Act
Religious Societies' Lands Act

Deputy Minister

Embalmers' and Funeral Directors Act
Trade Practices Inquiry Act

Insurance

Insurance Act
Insurance Corporations Tax Act
Marine Insurance Act

Manitoba Securities Commission

Commodity Futures Act
Mortgage Brokers and Mortgage Dealers Act
Real Estate Brokers Act
Securities Act

Public Utilities Board

Cemeteries Act
Prearranged Funeral Services Act
Public Utiiities Board Act

Consumer Affairs

Consumers' Bureau

The Consumers' Bureau administers the following statutes and regulations:

- Consumer Protection Act
- Personal Investigations Act
- Bedding, Upholstered and Stuffed Articles Regulation of the Public Health Act
- Charities Endorsement Act
- Hearing Aid Act (for investigation and enforcement areas only)

Functions of the Consumers' Bureau

Duties performed by the Consumers' Bureau on behalf of the public include:

- supplying consumer information to buyers and sellers, borrowers and lenders;
- providing a forum for the hearing, investigating and mediation of consumer complaints;
- speaking to business, consumer and student groups;
- identifying issues and making recommendations for possible legislative amendments;
- licensing and overseeing bonding of vendors and collection agents;
- reviewing consumer complaints regarding financial transactions;
- preparing information for prosecutions.

Information

In 1984, the Consumers' Bureau experienced a slight increase in the number of local and toll-free rural telephone requests for information. Almost 49,000 telephone calls were received, an increase of nearly 1,000 calls over 1983. Buyers, sellers, suppliers, borrowers and lenders can obtain information on their statutory rights and responsibilities by calling the Consumers' Bureau. The Bureau recognizes such calls as an excellent means of problem prevention because it often eliminates the necessity of the Consumers' Bureau involvement.

Liaison is also maintained with other consumer orientated agencies. Regular meetings are held with the Better Business Bureau, Consumers Association of Canada and Federal Consumer and Corporate Affairs. The Bureau is then able to keep abreast of changes in the marketplace and relay pertinent information to enquirers or refer callers to the appropriate agency.

Complaints

The Consumers' Bureau experienced a slight decrease in registered complaints during 1984. Difficulties with home renovators is again an area of high concern. Cases involving home improvements carry a greater degree of complexity that demands more investigative work and mediation before resolution. For the second consecutive year, home improvements heads the list of types of cases handled by the Consumers' Bureau. This category contained 23 percent of the total number of complaints in 1983 and 24 percent of the total in 1984.

Licensing requirements, especially bonding, were effective in the resolving of many disputes. Many did not fall within the category of direct sales and solution became dependant on mediation only. Eighty percent of the complaints worked on in the Bureau were resolved satisfactorily. Some examples of home renovation complaints are as follows:

A homeowner entered into an agreement with a contractor to remove urea formaldehyde foam insulation from their dwelling, plus supply and install new windows and other services. The contractor did not complete the work or provide good workmanship on the work that was done, nor was the consumer able to obtain a proper invoice. The consumer therefore held back a final payment of $700.00 until such time as the contractor would complete the work.

Not being able to resolve his difficulties with the firm, the consumer requested the assistance of the Consumers' Bureau. The Consumer Services Officer, through mediation, obtained a commitment from the contractor that all the work would be completed. The contractor would only do this if the consumer would deposit with the Bureau a certified cheque of $700.00 to be paid to him once all the work was finished. This the consumer agreed to do. After further negotiations and mediation efforts, the work was finally completed. In addition, the firm returned to the home and completed corrective measures to the deficiencies in the work previously done.

A consumer entered into a contract for the purchase and installation of new windows. The consumer maintained that the installation was not done properly. Despite repeated efforts by the consumer over a one year period to have the contractor return to correct the deficiencies, nothing was done.

Upon receiving the complaint, the Bureau began mediation efforts on behalf of the consumer. As a result of the Bureau's efforts, the contractor installed a new set of windows.

Complaints involving credit transactions

Many individuals experience difficulty in reading and understanding credit and loan arrangements. Consumers with problems are therefore encouraged to come to the office of the Consumers' Bureau and have their documents reviewed by an officer.

The Consumer Protection Act is specific on what information is to be disclosed on agreements and how the cost of borrowing is to be calculated. Sometimes a review of a contract reveals a breach of the Act. Steps can be taken to remedy the situation as the following example illustrates:

A consumer purchased a television set for $1,351.80 and paid a deposit of $100.00. It appeared the seller had agreed to accept payment of $100.00 per month with no provisions for interest charges. The buyer became aware that the seller had added interest charges of $187.50 calculated at a rate of 15% per annum.

At this point, the buyer refused to pay the cost of borrowing. Upon receipt of the written complaint, the Consumers' Bureau contacted the firm requesting their copy of the contract evidencing provisions for interest charges. As it turned out, there had been provision made for cost of borrowing. However, because it had not been calculated in accordance with the requirements of the Consumer Protection Act and its Regulation, the interest charges had to be re-calculated at the legal rate as required by the Act.

Mediation

The majority of complaints received by the Consumers' Bureau are not covered by statutory provisions. Mediation requires the willingness of all parties in a dispute to permit the Bureau to mediate. It is in the role of the mediator that the Bureau experiences its greatest challenges and obtains the greatest number of satisfactory results.

Some examples of complaints handled through mediation follow:

A consumer purchased a membership at a travel club for $57.40 and paid by credit card. As the transaction carried with it the right of cancellation, the consumer proceeded to cancel requesting that a credit of $57.40 be applied to his credit card. Not only was this not provided, but a second charge of $60.18 appeared on the consumer's next statement. As a result of the Bureau's involvement, a credit of the amounts paid was received by the consumer.

The Consumers' Bureau received 25 complaints against one firm, all of which involved deposits made on purchases where the goods were not delivered as promised. The Bureau met with owners of the firm and received a commitment whereby they would either deliver the goods or refund the deposits by an agreed upon date. As a result of the Bureau's mediation efforts all the consumers received full satisfaction through either refunds or the delivery of items purchased.

Licensing

The Consumer Protection Act allows a period of four days for a buyer to rescind a contract for goods or services bought from a direct seller. Additionally, vendors must have bonds deposited with the province as required by the Act. Where necessary, these bonds are forfeited to provide redress to consumers. During 1984, the bonds of 11 vendors were forfeited to satisfy over 60 consumer claims. Some examples of complaints involving direct sales and bond claims follow:

A consumer entered into an agreement with a vendor for the purpose of having renovations done to his dwelling. A down payment of $1,916.00 was paid to the contractor, who failed to perform the work.

Upon receiving the complaint from the consumer, the Consumers' Bureau contacted the contractor.

As this was a direct sale under the Consumer Protection Act and the firm was not licensed at the time of the sale, the consumer was entitled to cancel the transaction. The contractor provided a partial refund of $1,607.00 to the consumer but was unable to remit the balance. The vendor's penal bond was then forfeited by the Director of the Bureau. The consumer has made a claim against this vendor's bond for the outstanding amount.

During 1984, 4 licences were cancelled under the statute. These include 3 direct sellers and 1 collection agency. Two warnings of cancellation were also issued during this same period.

Enforcement

The Consumer Protection Act provides for penalties for non-compliance such as improper disclosure on credit documents. In such instances, the interest collectible is limited to 5%. In the case of other breaches, it is necessary to prosecute offenders.

In 1984, 24 files were identified and referred to the Attorney-General's Department. Examples:

A consumer was requested by a collection agency to pay an amount owing which had already been paid.

In spite of explaining this to the collection agency, the consumer stated that she continued to receive threatening demands from the agency. No amount of effort by the complainant to satisfy the firm that the bill had been paid served to rectify the situation. At that point, the complainant referred the matter to the Consumers' Bureau.

A subsequent investigation was conducted by the Bureau, resulting in charges being laid against the collection agency for breaches of Section 100(f) of the Consumer Protection Act. This section deals with the harassment nature of collection demands received by a consumer. During a subsequent trial, the collection agency was found guilty and the firm was fined $200.00 plus costs.

In addition, 15 files were forwarded to Police agencies where fraudulent practices appeared evident. Ten other files were sent to the Federal Department of Consumer and Corporate Affairs concerning potential misleading or deceptive advertising.

Speaking Engagements

An important function of the Consumers' Bureau is the provision of information. For the past 15 years, the Bureau has provided the majority of collegiates in rural Manitoba with a consumer protection oriented presentation on an alternate year basis.

Consumer Services Officers have also spoken to business groups, consumer groups and major service clubs including the Lions, Kinsmen, Kiwanis and Women's Auxiliaries. The Bureau has also been called upon to participate in staff trainings for credit unions, caisse populaires, and car dealerships.

Statistics

Speaking Engagements	1983 Talks	1983 Number of People	1984 Talks	1984 Number of People
Schools, Universities, Colleges				
— Winnipeg	20	690	12	344
— Outside Winnipeg	37	3247	61	5528
Consumer Groups	27	495	33	610
Business/Government Groups	16	523	3	158
Media Participation	23	—	19	—
TOTAL	123	4955	128	6640

Consumers' Bureau

Activity Summary

	1983	1984
Carry over from previous year	622	614
Complaints registered	2,773	2,600
Complaints closed	2,781	2,591
Complaints outstanding	614	623
Complaints in Winnipeg	1,779	1,739
Complaints outside Winnipeg	833	763
Complaints out of province	161	98
Telephone calls received	47,722	48,692
Toll Free calls (included in above total)	4,779	5,098
Office interviews	2,595	2,299
Outside special activities	536	379

Charges

Carry over	15	4
Charges laid	7	9
Dealt with	5	5
Not proceeded with	13	2
Outstanding	4	8

Licences (Applied For)

Collection agents	38	35
Vendors	358	363
Direct Sellers	3,104	2,472
Hearing aid dealers	20	24
Bedding and Upholstery	400	453

Disposition of Closed Complaints

Settled satisfactorily	1,842	1,341
Unsettled	172	206
Legal action recommended	319	226
Further investigation unjustified	102	37
Settled (Information provided - Nil $)	—	530
SUB TOTAL	2,435	2,340
Transferred	56	26
Record Only	290	225
TOTAL	2,781	2,591

Analysis of Complaints

(in descending order for 1984)

	1983	1984
Home Improvements	636	619
Automotive	381	336
Mail Order	177	183
Subscriptions	163	157
Home Furnishings	118	141
Home Entertainment	135	126
Appliances	125	119
Personal Effects	100	99
Financial	97	86
Personal Services	71	78
Photography	53	57
Professional Services	54	54
Collection Practices	66	50
Requests for Information	56	49
Hardware	43	47
Furnace/Chimney Cleaning	56	43
Dry Cleaners	42	36
Food	35	31
Sport Machines	37	29
Housewares	18	23
Residential Dwellings	16	22
Rentals	17	18
Accommodations	21	16
Coupon Books and Lotteries	26	15
Jewellery	35	15
Personal Investigations Act	10	15
Travel Agents	24	15
Credit Cards	27	13
Mover/Storage	10	13
Utilities	11	12
Farm Equipment	22	12
Mobile Homes	11	11
Alarm Systems	3	10
Hobby Products	10	10
Personal Improvement	9	10
Transportation	19	5
Restaurants	1	4
Schools	7	4
Lubricants	7	3
Power Tools	2	3
Trailers	4	3
Charities	2	2
Motive Fuels	1	2
Musical Instruments/Lessons	3	2
Entertainment	9	1
Home Fuels	1	1
Towing Companies and Parking Facilities	1	0
Real Estate	1	0
Total	2,773	2,600

Corporate Affairs

Corporations and Business Names

The Corporations and Business Names Branch administers:

- The Corporations Act
- The Business Names Registration Act
- The Partnership Act
- The Religious Societies' Lands Act, and
- Certain miscellaneous Acts

The branch ensures suitable investor protection and maximum management flexibility in the overall context of the public interest. Its principal mandate is to facilitate the orderly development of business in Manitoba by:

- incorporating Manitoba corporations;
- registering corporations not incorporated under Manitoba laws;
- registering the names of unincorporated businesses; and
- registering trust and loan corporations.

The Corporations and Business Names Branch maintains an up-to-date repository of information with respect to these corporations and businesses. This enables members of the public to ascertain any fact required to be disclosed under the respective Acts, concerning the management of a corporation or business.

Trade names or styles must be registered under The Business Names Registration Act by any person carrying on business under a name other than the family name or surname. This registration is for a period of three years. It enables interested members of the public to find out the names of those persons operating a particular business.

Under The Religious Societies' Lands Act, the members of any religious denomination may apply for incorporation for the sole purpose of holding land. A Certificate of Title from the Land Titles Office is issued to the trustees of the organization, rather than in the names of its members. Consequently, there is no need to change the Certificate of Title when a trustee is replaced.

No significant problems have arisen since the Branch replaced the manual name search system with a central computerized name search system, called "NUANS" (Newly Upgraded Automated Name Search). Under the new system, search reports take into account a wider spectrum of corporate and business names. NUANS has also reduced the response time to 24 hours, compared to the former 48 - 72 hours. Before making a decision, a prospective incorporator or registrant of business is now able to review similar trade names in existence in Canada which could conflict with their proposed names.

There continues to be an even greater demand for service by the public, which places a strain on the resources of the Branch. During the fiscal year ending March 31, 1984, the Branch dealt with over 175,000 transactions including the attendance of 30,645 customers at the counter. This is an increase in activity of 37.8% over the 1982/83 fiscal year.

With the exception of the name search system, all other activities of the Branch are performed manually. Automation of the storage and retrieval systems and the microfilming of the Branch's records have been identified as priorities of the Department. Alternative systems are being studied for the selection of the most suitable system.

Comparative Statistics

Fiscal Year April 1 - March 31

	1982/83	1983/84
General Fees	$1,441.9	$1,539.1
New Incorporations	2,695	2,785
New Registrations	537	539
New Business Names Registrations	3,694	4,431
1. Total Corporations On Record	36,315	37,129
2. Total Business Names Registrations On Record	28,586	31,110
Total (1 and 2)	64,901	68,239
Personal Counter Searches of Corporate and Business Files	24,205	27,569
Annual Returns Processed	31,774	31,293
Telephone Inquiries	37,000	46,950

Insurance

The Insurance Branch is responsible for the administration of:

- The Insurance Act;
- The Marine Insurance Act;
- The Insurance Corporations Tax Act; and
- The collection of the tax under the regulations of The Fire Prevention Act.

The Mandate of the Insurance Branch is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

- answering inquiries of a general nature about insurance;
- licensing of insurance companies for the transaction of the business of insurance;
- monitoring the solvency of insurance companies incorporated in Manitoba;
- setting licensing requirements of agents, brokers and adjusters;
- determining the deposits of insurance companies incorporated in Manitoba;
- mediating disputes between consumers, agents, adjusters and insurance companies;
- preparing the Annual Report required by The Insurance Act;
- collecting the premium tax under The Insurance Corporations Tax Act; and
- collecting the tax under The Fires Prevention Act.

Mediation of Disputes

The mediation of complaints is an important function of the Insurance Branch, as illustrated by the following examples:

The insured lived in a farmhouse in rural Manitoba and owned a vacant house in a nearby town. The same insurer provided insurance on both properties. As a result of the vacant house being destroyed by fire of a suspicious origin, the insurer cancelled the insurance coverage on both properties. With the assistance of the Insurance Branch, the insured was able to make alternate arrangements to insure the property.

An employee was insured under an employees Group Long-Term Disability Policy. An illness prevented her from continuing her occupation. Her claim was denied as she had previously been trained for an alternative occupation which the insurer felt she could pursue in spite of her illness. With the assistance of the Insurance Branch, the employee was able to demonstrate that, as she had never used the training she had received sometime previously, it was no longer a marketable skill. The insurer instituted disability benefits retroactive to the date disability commenced.

The insured purchased travel insurance prior to vacationing in a foreign country. While abroad, he became ill and was hospitalized for a short period. His medical claim was subsequently denied on the basis that insufficient medical information was provided and the information that was provided was in a foreign language. With the assistance of the Insurance Branch, the insured obtained the cooperation of the Canadian Consulate in obtaining the necessary medical information to satisfy the insurance requirements.

Monitoring the Solvency of Manitoba Incorporated Insurance Companies

The Insurance Branch inspected all Manitoba incorporated insurance companies and reviewed their Annual Returns in 1984.

The winding up of an insolvent Manitoba insurer continued through 1984. It appears that court proceedings will continue to delay the final resolution of the estate.

An extensive review by Canadian Superintendents of Insurance regarding alternate methods of dealing with insurance company insolvencies continued through 1984.

Insurance Branch
Statistics

	1983	1984
LICENSING OF INSURANCE COMPANIES		
(*January - December)		
Federal	288	290
Provincial	20	21
TOTAL	308	311
LICENSING OF AGENTS, ADJUSTERS AND BROKERS		
Agents — (Lic. Yr. June 1 - May 31)		
Life Agents	1,829	1,782
General Agents	1,197	1,190
Accident and Sickness Agents	355	376
Hail Agents	451	480
Automobile Agents	45	41
TOTAL	3,877	3,869
Adjusters — (Lic. Yr. July 1 - June 30)		
Adjusters	97	97
Assistant Adjusters	11	4
TOTAL	108	101
Special Brokers — (Lic. Yr. Jan. - Dec.)	9	8
INSURANCE AGENT LICENSING EXAMINATIONS		
(*January - December)		
Life Exams		
Written	433	402
Passed	301	257
Failed	132	145
General Exams		
Written	120	113
Passed	69	71
Failed	51	42
Accident and Sickness Exams		
Written	142	139
Passed	137	93
Failed	5	46
COLLECTION OF FEES UNDER THE INSURANCE ACT		
(April 1 - March 31)	$ 255,988	$ 337,790
COLLECTION OF TAX UNDER THE INSURANCE CORPORATIONS TAX ACT		
(April 1 - March 31)	$13,002,999	$14,408,132
COLLECTION OF TAX UNDER THE FIRES PREVENTION TAX ACT		
(April 1 - March 31)	$ 1,500,778	$ 2,509,909
CONSUMER AND INDUSTRY LIAISON		
Speaking Engagements	9	16
Mediation Inspections	4	3
Press Interviews	2	5
Guest — radio phone-in shows	2	2

Manitoba Securities Commission

The Manitoba Securities Commission performs the following activities for the purposes of protecting the public and facilitating the legitimate raising of capital while maintaining integrity and adequate standards in the securities, real estate and mortgage industries.

- licensing securities dealers, brokers, underwriters, and investment counsel;
- requiring full, true, and plain disclosure in respect of new issues of securities;
- attempting to ensure fair and equitable treatment of the public regarding new issues of securities;
- providing a comprehensive regulatory scheme designed to make available to shareholders and the public a full range of financial and other information;
- licensing and regulating the activities of real estate and mortgage brokers, dealers and sales people;
- investigating alleged contravention under four Acts; and
- overseeing self-regulatory activities of The Winnipeg Commodity Exchange.

During the course of 1984, the Commission convened 50 regular and 7 special meetings and dealt with 589 securities-related and 789 real estate related agenda items. A total of 386 formal Orders were issued which included investigation, cease trading, suspension of registration and conditional exemption orders.

The total number of clearances of securities issues processed in 1984 — 651 — represents a slight increase over 1983.

The Number of Filings Processed

	1983	1984
Prospectus	405	363
Prospectus Amendments	28	40
Private Placements	190	160
Rights Offerings	83	81
Conditional Exemption Orders (Sections 20, 59 and 89)	161	156

The number of dealers and sales people in the securities field increased slightly in 1984. A total of 183 amendments were processed and 85 registrations were transferred.

A total of 3,440 registrations under The Real Estate Brokers Act were on record as of December 31, 1984. The increase of 113 in the number of salesmen registrations from the previous year results from 556 first-time registrations, 1,363 renewals and approximately 150 leaving the industry or becoming brokers or authorized officials. There were 393 transfers processed.

As of December 31, 1984, 678 broker registrations were on record. The increase of 47 from the previous year is the net result of 104 new broker registrations and 57 registrations being suspended or cancelled primarily due to decisions to cease operations.

Pre-licensing courses and examinations for brokers and salesmen were again offered by the Real Estate Boards of Winnipeg and Brandon in co-operation with the Commission. Figures for 1984 indicate a slight decrease of approximately 6% from the previous year in the number of applicants enrolled.

Total registrations in the mortgage industry as of December 31, 1984, declined slightly from 1983.

The Number of Registrations Issued

	1983	1984
SECURITIES INDUSTRY		
Sales People	406	436
Brokers and Investment Dealers	52	62
Mineral Interest Sales People	71	79
Mineral Interest Brokers	38	44
Securities Issuers	8	9
Sub-Total	575	630
REAL ESTATE INDUSTRY		
Sales People	1,658	1,771
Authorized Officials	984	991
Brokers	631	678
Sub-Total	3,273	3,440
MORTGAGE INDUSTRY		
Authorized Officials	89	71
Brokers	53	50
Sales People	16	17
Dealers	3	3
Sub-Total	161	141
TOTAL	4,009	4,211

Public Utilities Board

The Public Utilities Board is an independent quasi-judicial body operating under the authority of the Manitoba Legislature.

The Board is responsible for the regulation of public utilities as defined under The Public Utilities Board Act in all matters and in such manner as set out in that legislation. Several other enactments which assign regulatory or adjudicative responsibilities to the Board are:

The Greater Winnipeg Gas Distribution Act
The Gas Pipe Line Act
The Gas Storage and Allocation Act
The Prearranged Funeral Services Act
The Cemeteries Act
The Municipal Act (Local Water and Sewer Utilities)
The Manitoba Water Services Board Act (Appeals)
The Highways Protection Act (Appeals)
*The Liquor Control Act (Wholesale Beer Prices)
The Manitoba Telephone Act
The Manitoba Hydro Act (Appeals, Reference)

*A recent amendment to The Liquor Control Act removed the Board's jurisdiction with respect to the approval of the wholesale price of beer negotiated by The Liquor Control Commission and the Manitoba Brewers.

In 1984, the Board convened 51 executive meetings including 25 Board meetings and 26 public hearings. A total of 164 formal Orders were issued which included the following:

Cemeteries Act	1
Public Utilities Board Act	3
Water and Sewer Utilities	94
Gas Utilities	14
Manitoba Telephone System	34
Liquor Control Act	2
Highways Protection Act	7
Transit	2
Cablevision	1
City of Winnipeg Act	2
Oil Pipeline	4

With respect to The Prearranged Funeral Services Act, the Board issued 27 licences of which 26 were renewals sought by Funeral Directors. One application for an initial license was approved by the Board. In addition, there were 32 applications for approval of revisions and 1 application for initial approval in prearranged funeral fees for caskets and services. The Board continued to review and monitor the annual reports filed by the licensees and their trustees in respect of the prearranged funeral plans being sold and the contracted funds in trust.

With respect to The Cemeteries Act, the Board issued 10 cemetery licences of which 9 were renewals. One application for an initial licence was approved by the Board. In addition, there were 7 columbarium and 3 mausoleum renewal licences issued and 5 renewal licences to companies operating a crematory. Forty-three licences were issued to sales personnel on behalf of owners of cemeteries. In addition 9 applications, each for a revision in a schedule of fees for spaces, materials and services, were authorized. One application for initial approval of a schedule of fees for spaces, materials and services was authorized.

The Board adopted guidelines concerning the awarding of costs to intervenors pursuant to Section 56 of The Public Utilities Board Act and issued two (2) Orders as provided therein.

Management and Administration

Communications

The Communications Branch prepares and distributes information to the public and news media on behalf of Consumer and Corporate Affairs. In addition to providing information regarding the department's various programs and policies, this branch helps keep Manitobans informed of their rights and responsibilities as consumers and business people. In 1984, the Communications Branch distributed approximately 105,116 copies of print materials.

Specific functions of the Communications Branch are:

- to write and to distribute pamphlets and information handouts;
- to communicate through all forms of mass media;
- to develop and staff displays;
- to coordinate advertising campaigns;
- to produce audio-visuals and educational material; and
- to operate a volunteer outreach program.

The Communications Branch printed a special consumer kit for seniors called "Keeping Up With The Times". Kits were mailed to seniors organizations and organizations providing a service to seniors. This kit contained a letter from the Director of the Consumers' Bureau, three consumer alerts on Home Improvements Sold Door to Door, Mail Order Buying, and Hearing Aids, a bulletin, Organize Your Wallet, a bookmark, a wallet card with the Consumers' Bureau's telephone number and a copy of the brochure "Consumers' Bureau".

The Communications Branch has a special series of seven consumer pamphlets in French, Italian, Portuguese, Spanish, Ukrainian and Vietnamese. The newly revised brochure, Office Des Consommateurs Demandez-Le Nous, was inserted in the French newspaper, La Liberté.

With the assistance of two S.T.E.P. (Student Temporary Employment Program) students, the Communications Branch initiated major revisions to the "On The Dotted Line" video information kit on credit. The original kit produced in 1978, included a slide tape presentation, card game on credit and accompanying instructor's manual. Another project involved the development of an advertising effectiveness study to recommend a method of measuring consumer awareness of the Consumers' Bureau and measure the usefulness of brochures as a means of advertising. The report contained recommendations for a mail telephone survey, covering letter and survey to be implemented in 1985.

Videon Cable TV, with the assistance of the Communications Branch, produced a series of video tapes called "Some Consumer Advice". Three of the tapes, "Used Cars — Buying and Maintaining"; "Contracts, Rights and Responsibilities" and "Mail Order Buying and Direct Selling" contained interviews with several Consumer Services Officers. These tapes will accompany consumer kits and be utilized in training volunteers.

News media coverage of departmental activities continued throughout the year. The Communications Branch planned and coordinated further contact with 16 radio stations throughout Manitoba regarding the availability of the Consumer Services Officers and Superintendent of Insurance for live or taped interviews or as guests on open-line talk shows.

As a result, eight bookings were arranged for four open-line radio talk shows, one taped radio interview and two live interviews. The taped interviews were aired on Philippino, Italian, Portuguese and Ukrainian segments of an ethnic radio station. Live interviews were slotted for the bilingual German/English programming.

The planning, coordination and production of an advertising campaign on Home Improvements Sold Door to Door was initiated again. The campaign consisted of television, radio, newspaper inserts to Hydro Lines, Real Estate News and Welcome News. A series of 5 quizzes "Check Your Consumer I.Q." were distributed to rural Home Economists for use in rural newspaper columns throughout the province. Our display was set up at the Centennial Library and pamphlets provided for the public. Pamphlets were also distributed through Economic Security Officers and inserted with the Department of Housing's Buy and Renovate and Critical Home Repair Application Forms.

The Communications Branch continued to operate a volunteer program in 1984. The program provided additional services to target groups such as the elderly, the handicapped and ethnic groups.

Throughout the year, 35 volunteers were recruited to work on the 8 project areas. Approximately 1700 hours were devoted to:

- speaking to seniors and other organizations about the services offered by the Consumers' Bureau;

- printing, packaging and distribution of 5,000 consumer information kits for seniors. Assistance in packaging contributed by Girl Guides;
- developing and implementing an evaluation of the kit by interviewing 30 seniors.
- researching consumer information, for a special four page insert, for a newspaper published for new immigrants;
- developing 2 - 5 minute youth videos on used car buying and credit in conjunction with the Winnipeg Boys and Girls Club;
- initiating a province-wide distribution of pamphlets to schools;
- providing a clipping service for Research and Planning Branch; and
- researching consumer alerts on insurance by Red River Community College students.

Research and Planning

The function of Research and Planning is to provide support services of an economic, statistical and investigatory nature to the Department. These services are provided through a variety of means ranging from formal research to informal discussion. Activities include:

- investigating marketplace issues and assessing alternative responses to them;
- assessing the relevancy and value of programs and legislation developed by other governments;
- assessing the need for new or amended legislation;
- reviewing and formulating legislative proposals and submissions to cabinet; and
- liaising with consumer oriented groups, representatives of the business sector, and government officials.

During 1984, Research and Planning participated in the interdepartmental committee examining the need for legislative changes in the financial services industry. The Branch also compared The Consumer Protection Act with trade practices acts of several provinces.

Throughout the year, Research and Planning investigated and assessed a variety of topical issues as requested by senior management. Some of these pertained to gasoline price increases, oil industry changes being considered by the Restrictive Trade Practices Commission, supermarket food price wars, egg price policies of supermarkets, legislation regarding mortgage renewal fees, changes in the consumer price index, competition in the home improvement market in rural areas, prepaid contractor legislation in Alberta, methanol/gasoline fuels, and travel protection plans.

Administration

The Administration Branch administers two Acts:

- The Manitoba Evidence Act (Parts II, III) and
- The Coat of Arms, Floral Emblem and Tartan Act.

The Manitoba Evidence Act (Parts II, III) deals with the appointment of Notaries Public and Commissioners for Oaths. The Coat of Arms, Floral Emblem and Tartan Act set out the official provincial emblems and makes provision for their use by Manitobans.

The branch's role is to establish financial, personnel, management and administrative support services ensuring the best use of the department's fiscal, human and physical resources. The branch also provides these services to the Department of Legislation and the Department of Co-operative Development. These responsibilities are fulfilled by:

- reviewing and recommending changes in department and branch organization to ensure that reporting relationships are structured on the basis of responsibility and accountability;
- reviewing and recommending changes in the administrative and delivery systems in the branches;
- ensuring there are sufficient resources, fiscal, human, and physical, to meet program requirements; and
- ensuring that funds are properly collected, spent, and accounted for.

During 1984, the personnel area worked on filling a total of 30 positions. Eighteen students were hired under the Government Student Temporary Employment Program.